S/N 09/829,749

Docket: FIS920010045US1

## REMARKS

Entry of this Amendment is proper under 35 U.S.C. §1.116, since no new claims are presented and no new issues are raised. The Amendment should place all claims into condition for allowance by incorporating into all independent claims the intent of the subject matter declared by the Examiner in the Office Action dated October 6, 2003, as being allowable.

It is noted that, notwithstanding any claim amendments made herein, Applicant's intent is to encompass equivalents of all claim elements, even if amended herein or later during prosecution.

## III. FORMAL MATTERS AND CONCLUSION

In view of the foregoing, Applicant submits that claims 1-3 and 5-22, all the claims presently pending in the application, are patentably distinct over the prior art of record and are in condition for allowance. The Examiner is respectfully requested to pass the above application to issue at the earliest possible time.

Should the Examiner find the application to be other than in condition for allowance, the Examiner is requested to contact the undersigned at the local telephone number listed below to discuss any other changes deemed necessary in a telephonic or personal interview.

The Commissioner is hereby authorized to charge any deficiency in fees or to credit any overpayment in fees to Assignee's Deposit Account No. 09-0458.

Respectfully Submitted,

Frederick E. Cooperrider

Reg. No. 36,769

McGinn & Gibb, PLLC 8321 Old Courthouse Road, Suite 200 Vienna, Virginia 22182 (703) 761-4100 Customer No. 21254

S/N 09/829,749

Docket: FIS920010045US1

## **CERTIFICATION OF TRANSMISSION**

I certify that I transmitted via facsimile to (703) 872-9306 this Amendment under 37 CFR §1.116 to Examiner T. Dole on January 6, 2004.

Frederick E. Cooperrider

Reg. No. 36,769